

# January

## Flooding and Landslides



Anywhere it rains, it can flood. Many conditions can result in a flood: hurricanes, broken levees, outdated or clogged drainage systems and rapid accumulation of rainfall.

Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history; it's also based on a number of factors: rainfall, river-flow and tidal-surge data, topography, flood-control measures, and changes due to building and development.

### **Flood Preparation**

- Keep drains, culverts, streets and driveways clear of leaves and other debris to prevent localized flooding.
- Store flood fighting supplies like plastic sheeting, lumber and sandbags.
- Elevate the furnace, water heater, and electric panel above flooding level.

### **Flood Response**

- Turn off utilities if your home is likely to be flooded.
- If you are on a septic tank and it is under water, do not flush.
- If your area is affected, evacuate immediately.
- Never drive or walk across a flooded roadway.

### **Landslides and Debris Flows**

Landslide and debris flows can result in property destruction, injuries and even death.

Warnings may be issued when a rainfall threshold is reached or nearly reached.

- Listen to the radio and TV for warnings, and evacuate immediately when advised.
- Listen for trees cracking or boulders knocking.
- Assume highways are not safe.
- Landowners and road managers should check road drainage systems and conduct needed maintenance.

### **Flood and Landslide Insurance**

Homeowner policies normally do not provide coverage for flood and landslide hazards. The National Flood Insurance Program (NFIP) provides coverage for flooding, but landslide coverage is minimal.

For more information, visit [www.fema.gov/business/nfip](http://www.fema.gov/business/nfip) , [www.floodsmart.gov](http://www.floodsmart.gov) or contact your local insurance agent.